

BANCINDEPENDENT INCORPORATED

	CPP Disbursement Date 03/13/2009	RSSD (Holding Company) 1082209	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$955	\$989	3.5%		
Loans	\$744	\$745	0.2%		
Construction & development	\$86	\$65	-25.0%		
Closed-end 1-4 family residential	\$203	\$196	-3.6%		
Home equity	\$66	\$72	8.7%		
Credit card	\$0	\$0			
Other consumer	\$36	\$32	-10.5%		
Commercial & Industrial	\$116	\$134	15.5%		
Commercial real estate	\$200	\$208	4.0%		
Unused commitments	\$113	\$128	13.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$33	\$23	-29.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$27	\$24	-11.7%		
Cash & balances due	\$62	\$105	69.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$838	\$868	3.5%		
Deposits	\$787	\$837	6.4%		
Total other borrowings	\$38	\$17	-54.2%		
FHLB advances	\$25	\$5	-80.0%		
Equity					
Equity capital at quarter end	\$117	\$121	3.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$21	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.0%	10.0%	--		
Tier 1 risk based capital ratio	12.4%	12.8%	--		
Total risk based capital ratio	13.6%	14.1%	--		
Return on equity ¹	8.3%	6.8%	--		
Return on assets ¹	1.0%	0.8%	--		
Net interest margin ¹	6.2%	6.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	195.0%	248.0%	--		
Loss provision to net charge-offs (qtr)	319.1%	83.7%	--		
Net charge-offs to average loans and leases ¹	0.3%	1.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	2.8%	2.7%	0.2%	1.5%	--
Closed-end 1-4 family residential	0.2%	0.5%	0.0%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.6%	0.5%	0.9%	0.9%	--
Commercial & Industrial	0.0%	0.0%	0.1%	0.2%	--
Commercial real estate	0.8%	0.5%	0.0%	0.0%	--
Total loans	0.7%	0.6%	0.1%	0.3%	--